

## House Republican Press Release

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### MEDICARE ALERT



*by Representative John Hetherington*

We are fast approaching a new era in medical care for seniors. Starting in January 2006, persons who have Medicare Part A or Part B are entitled to Medicare prescription drug benefits providing they have enrolled in Part D. Like most government programs, this one is a tangle of rules and exceptions to the rules. But the program is an historic step in helping older Americans, and it cannot be ignored because it completely changes the landscape of prescription drug insurance.

The program will present a collection of private plans. Medicare recipients can choose the one that furnishes the best coverage for the medicines they take. For those who do not enroll in any plan by May 15, 2006, the cost may be higher later, unless the reason for not enrolling is having alternative coverage that is at least as good as the Medicare program. This is important because it means that people with equivalent or better coverage through a spouse or previous employer need not give up that coverage.

Those who enroll in a plan will pay a premium of about \$37 per month. They will also pay the first \$250 of prescription drug costs and a 25% co-pay on costs between \$250 and \$2,250. In other words, you pay the cost of prescription drugs up to a total of \$250, and then you pay 25% of the next \$2,000. Once costs total \$2,250, you pay 100% until the total reaches \$5,100. After \$5,100, beneficiaries pay \$.05 (or 5%) of every dollar of prescription drug costs.

If you are now covered by Medicare, this October you should receive a handbook entitled "Medicare & You." Also in the mail you will likely receive information from any company or organization providing you with retiree health benefits about how your current benefits relate to the Medicare prescription drug program. Since the Medicare plans include stand-alone plans, you may be able to keep your retiree coverage and still enroll in a Medicare plan only for prescription drugs.

There are critical dates this fall. Starting October 13, you can check and compare the coverage under the Medicare drug plans. It is important to do this to see which plan is most helpful with your particular medications. Visit [w.w.w.Medicare.gov](http://www.Medicare.gov) or call 1-800-Medicare – drop the "e" (1-800-633-4227). Then, starting November 15, you can enroll in Part D to begin receiving benefits beginning January 1, 2006.

Before benefits begin, seniors can obtain a Medicare discount card that may save them 25% or more on prescription drugs. The card is good until May 15, 2005, or until the senior enrolls in Medicare Part D, whichever comes first.

Special assistance is provided for persons with an income below \$1,196.99 per month. Assistance is in the form of reduced or waived premiums, and little or no deductibles or co-pays. As far as Connecticut is concerned, Medicare Part D will work in concert with

Compace and Medicaid. Significant savings are expected for the state since persons who qualify can be moved from Medicaid, which requires state funds, to federal Medicare.

I have left at the front entrance of the Wilton and New Canaan Town Halls copies of a short booklet that summarizes the Medicare prescription drug program. You are welcome to pick-up a copy. Don't miss any of the benefits to which you are entitled.